Certificate Number: 12433-PAM-DE-033963089

Bankruptcy Case Number: 19-04164



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>January 16</u>, 2020, at 5:56 o'clock <u>PM EST</u>, <u>Alma Rosa Fitzgerald</u> completed a course on personal financial management given <u>by telephone</u> by <u>Solid Start Financial Education Services</u>, <u>LLC</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the <u>Middle District of Pennsylvania</u>.

Date: January 16, 2020 By: /s/Candace Jones

Name: Candace Jones

Title: Counselor